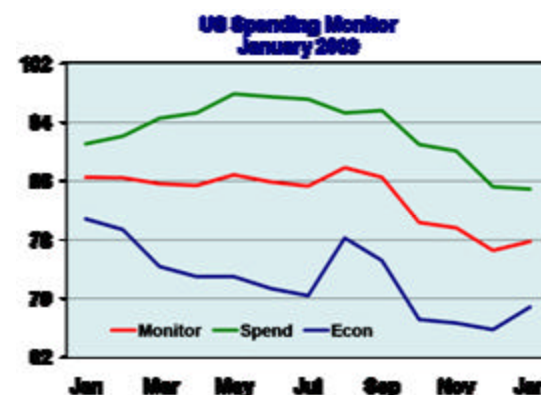


# DISCOVER® U.S. SPENDING MONITOR<sup>SM</sup>

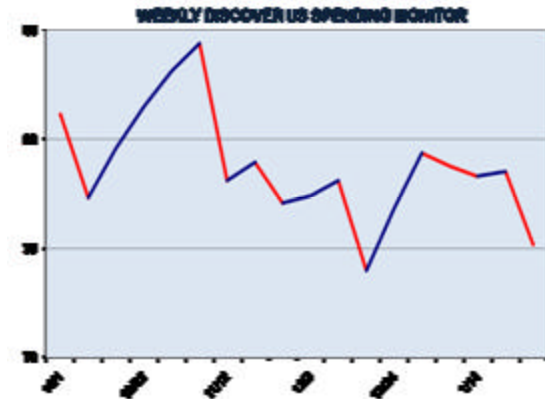
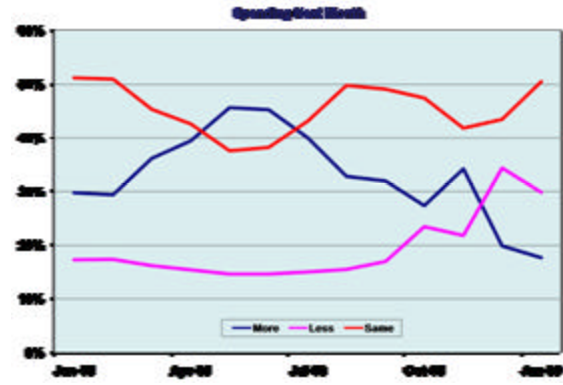
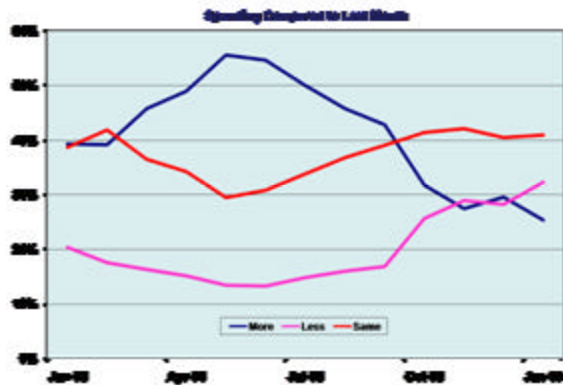
	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun
DSM	77.8	76.6	79.7	80.4	86.5	88.7	86.1	86.0
Spending	84.9	85.2	90.1	91.0	95.6	95.8	97.5	97.6
Econ	68.9	65.8	66.7	67.2	75.2	79.9	71.9	71.4
DSBW		72.8	67.5	71.4	74.6	86.9	84.6	71.8

The Discover US Spending Monitor rebounded in January, rising 1.2 points to 77.8. The improvement from December's low was largely due to a short-lived, mid-month bounce in consumer economic confidence, which climbed from its record low of 65.8 last month to 68.9 this month. Since last September, when the financial crisis erupted, the reading has not reached into the 70s. The mid-month boost in optimism occurred during Inauguration week but was followed by a three point drop when confidence tumbled in the face of announcements about massive layoffs from some of the country's largest corporations. The modest improvement in confidence was largely offset by another fall in spending intentions which set a new low at 84.9, down from 85.2 the month before. In January, 64 percent of Americans gave the US economy a poor rating, slightly better than the 65 percent recorded in December. The big turn came in how consumers see the direction of the current economy. This month, 67.0 percent said things are getting worse. Last month, more than 70 percent felt things were going downhill. In terms of personal finance, consumers were feeling a little better in January as well. The number of people who rated their personal finances as good or excellent remained the same at 34.8 percent; and only 52.2 percent say things are getting worse, an improvement from 54.5 percent last month.



Spending intentions among consumers continue to be restrained. For the second straight month, the percentage of Americans who say they will spend less next month (29.3 percent) is greater than the percent who think they will spend more (17.4 percent), almost exactly the reverse of what they were a year ago. The seriousness of their effort is reflected in how consumers measure their spending this month against the previous month. Last January, more than 39.3 percent of consumers said they spent more than they did in December and only 20.4 percent said they spent less. This January, the balance has shifted as 25.3 percent of Americans say they spent more than last month and 32.3 percent said less.

Restrained spending intentions are taking a toll on all areas of spending. In the fourth full month of the nation's financial crisis, 70 percent of the country's adults intend to spend the same or less on household expenses. That compares to 52.9 percent in September, and 52.6 percent a year ago. A near-record 55.4 percent of consumers say they intend to spend less on discretionary items next month. Expenses for major personal items are being restrained by more than half the country and so are expenses for home improvements. Consumer savings plans remain about the same as a year ago with about 39 percent saying they intend to save less and only 12 percent more.



A lot of consumers are living closer to the edge these days. Fewer than 50 percent (48.9 percent) say they have money left over after paying their monthly bills, the first time this number has dropped below 50 percent in nearly a year. And just below 45 percent say they don't have enough in reserve to go even a month in the event of a sudden loss of income. Yet, as unsettling as the economic news has been, consumers seem to be bearing up pretty well. For example, in January far fewer people (36.8 percent) were worried about a sudden loss of income than in December when 40.5 percent fretted over the security of their current income. In addition, of those with money in the bank at the end of January, only 20.6 percent said they had less than at the end of December. That's down from 26.6 percent who said they would have less at the end of December.

Women continue to be much less optimistic about the economic picture than men and it shows up markedly in their attitudes about spending. Two women in three (67 percent) rate the economy as poor and 70 percent say it is getting worse while 61 percent of men give US business a poor rating and only 63 percent think things are getting worse. There is also a relatively wide gap between women and men when it comes to assessing the current direction of personal finances. Thirty-two (32) percent of women rate their finances as good or excellent compared to 38 percent of men. More than 54 percent of women think their personal financial situation is getting worse while less than majority of men (49 percent) are of the same opinion. The difference is also acute when it comes to assessing near term financial security. Men tend to have more money left over every month: 55 percent had a cushion in January after paying their obligations whereas only 46 percent of women could say the same thing. Nearly 49 percent of women say they don't have the wherewithal to last a month without altering their lifestyle in the face of a sudden income loss compared to only 40 percent of men in that position.

**Discover US Spending Monitor**  
**Survey of 14,000 US Adults**  
**January 2009**

**Baseline Index Questions**

1\* Generally, how would you rate the U.S. economy these days?

	Jan	Dec	Nov	Oct	Sep	Aug
Excellent	2.6	3.0	2.3	2.5	2.7	3.4
Good	5.1	4.3	4.8	5.9	11.0	12.2
Fair	26.5	26.6	27.5	27.8	30.3	32.7
Poor	64.3	65.0	64.3	62.7	55.1	50.4
Not sure	1.6	1.0	1.0	1.2	0.9	1.3
Index	40.3	39.3	39.8	42.4	54.5	60.6

2\* Are economic conditions in the country getting better or worse?

	Jan	Dec	Nov	Oct	Sep	Aug
Better	10.4	9.3	10.1	9.8	12.1	15.3
Worse	66.7	70.5	69.3	72.0	69.5	65.0
Same	16.7	14.1	14.5	12.6	13.7	14.9
Not sure	6.2	6.1	6.1	5.7	4.8	4.8
Index	72.6	64.4	67.8	62.9	70.9	83.8

3\* How would you rate your own personal finances these days?

	Jan	Dec	Nov	Oct	Sep	Aug
Excellent	7.9	8.0	7.8	8.6	9.5	10.0
Good	26.9	26.8	28.1	29.2	30.5	29.1
Fair	39.2	40.0	40.4	39.5	38.8	38.3
Poor	23.4	23.0	21.5	20.7	19.4	20.5
Not sure	2.6	2.2	2.1	2.1	1.7	2.0
Index	91.0	91.3	93.5	95.0	98.5	96.9

4\* Are your personal finances getting better these days, or worse?

	Jan	Dec	Nov	Oct	Sep	Aug
Better	16.9	16.1	15.5	16.7	20.7	21.9
Worse	52.2	54.5	56.3	55.5	51.5	51.3
Same	28.7	27.2	25.8	25.9	25.9	24.6
Not sure	2.2	2.2	2.4	1.9	1.9	2.2
Index	71.7	68.2	65.7	67.8	76.7	78.2

5\* Think for a moment about all the money you spend each month... are you spending more, less or about the same as last month?

	Jan	Dec	Nov	Oct	Sep	Aug
More	24.9	29.5	27.5	31.7	42.8	45.8
Less	32.8	28.3	29.0	25.7	16.9	16.0
Same	41.1	40.5	42.2	41.5	39.1	36.9
Not sure	1.3	1.7	1.4	1.1	1.2	1.3
Index	69.2	76.1	74.1	79.7	94.7	97.5

6\* Do you think you will spend more, less or about the same next month?

	Jan	Dec	Nov	Oct	Sep	Aug
More	17.4	19.9	34.3	27.4	32.0	32.8
Less	29.3	34.4	21.8	23.5	17.0	15.4
Same	51.2	43.5	41.9	47.5	49.1	49.9
Not sure	2.1	2.2	2.0	1.7	2.0	1.9
Index	69.4	67.2	88.5	81.8	90.5	92.4

**Discover US Spending Monitor  
January 2009 (Cont.)**

7\* Over the next 30 days, do you anticipate added expenses or a shortfall in income that would cause you to cut back on current lifestyle, spending habits?

	Jan	Dec	Nov	Oct	Sep	Aug
Yes	36.8	40.5	40.2	37.6	38.9	39.6
No	49.7	46.8	46.9	49.2	48.8	48.1
Not sure	13.5	12.6	12.9	13.2	12.2	12.3
Index	101.3	95.3	95.6	100.1	98.5	97.3

8\* When you finish paying all of your regular bills this month, will you have money left over?

	Jan	Dec	Nov	Oct	Sep	Aug
Yes	48.9	50.7	51.4	51.9	52.2	51.4
No	40.2	38.8	38.9	37.5	37.5	38.0
Not sure	10.9	10.5	9.6	10.6	10.2	10.7
Index	89.3	91.9	92.5	94.1	94.2	93.2

9\* [Only those who answered yes to #6] Okay, will you have more money left over than last month, less money, or about the same amount?

	Jan	Dec	Nov	Oct	Sep	Aug
More	15.8	11.5	11.3	11.8	11.4	9.6
Less	20.6	26.6	22.4	20.0	23.2	24.2
Same	63.0	60.6	65.2	67.5	64.6	65.3
Not sure	0.6	1.2	1.1	0.7	0.8	1.0
Index	101.3	95.8	97.8	99.3	97.4	96.0

10\* Suppose you lost your income suddenly. How many months would you be able to continue living your current lifestyle before replacing your income?

	Jan	Dec	Nov	Oct	Sep	Aug
None	27.4	26.8	24.8	25.5	26.7	26.9
1 mo.	17.5	18.0	17.6	17.0	16.1	16.9
2 mos.	10.3	10.8	10.5	10.4	10.4	11.0
3 mos.	9.9	10.6	11.2	11.2	11.8	9.7
4 mos.	4.3	3.7	4.0	4.4	3.7	3.8
5 mos.	2.7	2.8	3.3	3.2	2.6	2.8
6 or more	22.6	22.6	24.0	23.6	24.6	24.2
Not sure	5.3	4.7	4.6	4.7	4.2	4.7
Index	95.1	95.3	99.9	99.2	100.3	98.5

**Category Spending  
January 2009**

1\* Spending next month on household expenses?

	Jan	Dec	Nov	Oct	Sep	Aug
More	28.2	30.4	35.0	37.3	45.8	45.9
Less	12.8	15.2	13.2	12.8	8.0	7.8
Same	57.2	52.7	50.1	48.5	44.9	44.6
Not sure	1.8	1.8	1.6	1.4	1.3	1.6

2\* Spending next month on discretionary personal expenses?

	Jan	Dec	Nov	Oct	Sep	Aug
More	7.0	9.4	10.0	7.6	10.0	9.9
Less	55.4	54.9	52.2	53.7	50.7	52.0
Same	34.6	32.9	35.1	35.9	36.6	35.2
Not sure	2.9	2.8	2.7	2.8	2.6	2.9

3\* Spending next month on household improvements?

	Jan	Dec	Nov	Oct	Sep	Aug
More	13.1	12.0	12.7	12.6	14.9	15.0
Less	52.0	54.6	51.9	51.7	49.4	49.1
Same	29.8	28.8	30.7	30.8	31.1	31.1
Not sure	5.1	4.6	4.7	4.9	4.6	4.8

4\* Spending next month on major personal purchases?

	Jan	Dec	Nov	Oct	Sep	Aug
More	10.9	11.6	12.2	10.7	12.6	14.8
Less	50.8	51.6	48.9	49.2	48.1	46.4
Same	34.7	33.3	35.3	36.4	35.9	35.4
Not sure	3.6	3.6	3.6	3.7	3.4	3.3

5\* Saving and investing next month?

	Jan	Dec	Nov	Oct	Sep	Aug
More	11.8	12.0	10.4	11.2	9.5	9.5
Less	39.2	40.5	41.5	39.1	39.9	37.8
Same	45.6	44.2	44.8	46.5	47.7	49.4
Not sure	3.3	3.3	3.3	3.3	3.0	3.2

**Baseline Monitor**  
**Gender, Age**  
**January 2009**

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec
<b>Index</b>		<b>77.8</b>	<b>76.6</b>	<b>83.0</b>	<b>82.9</b>	<b>73.3</b>	<b>71.1</b>	<b>77.0</b>	<b>75.6</b>	<b>75.6</b>	<b>74.8</b>	<b>85.2</b>	<b>83.6</b>
Rate Econ	Excellent	2.6	3.0	3.2	4.0	2.1	2.1	3.4	4.1	1.5	1.6	2.5	2.6
	Good	5.1	4.3	6.4	5.5	3.9	3.3	5.3	4.6	4.4	3.8	5.6	4.8
	Fair	26.5	26.6	27.6	28.7	25.6	24.8	26.3	26.4	26.2	26.3	28.1	28.1
	Poor	64.3	65.0	61.0	60.9	67.1	68.6	63.3	64.0	66.7	67.4	61.7	62.5
	Not sure	1.6	1.0	1.7	0.9	1.4	1.1	1.8	0.8	1.1	0.9	2.1	2.0
Econ Better or Worse	Better	10.4	9.3	13.3	12.2	7.9	6.8	12.9	11.8	8.3	7.0	7.2	6.7
	Worse	66.7	70.5	63.1	66.6	69.9	73.9	64.9	68.6	70.3	74.7	64.4	67.1
	Stay same	16.7	14.1	18.2	15.7	15.5	12.6	17.1	14.1	15.2	12.8	19.0	16.8
	Not sure	6.2	6.1	5.5	5.5	6.8	6.7	5.1	5.5	6.1	5.5	9.4	9.4
Rate Personal Finances	Excellent	7.9	8.0	10.1	10.6	6.0	5.8	9.2	9.3	7.0	7.0	6.1	6.4
	Good	26.9	26.8	28.0	28.5	25.9	25.3	26.0	25.7	27.4	27.9	28.6	27.6
	Fair	39.2	40.0	36.6	38.3	41.5	41.5	36.4	37.5	40.4	40.9	45.2	45.8
	Poor	23.4	23.0	23.0	20.1	23.7	25.4	25.7	25.4	23.1	22.2	16.9	17.1
	Not sure	2.6	2.2	2.2	2.5	2.8	2.0	2.7	2.1	2.1	2.0	3.2	3.0
Personal Finances Better or Worse	Better	16.9	16.1	20.3	19.7	14.0	13.0	21.1	20.6	14.7	13.6	9.2	8.2
	Worse	52.2	54.5	49.7	51.3	54.4	57.3	47.4	48.9	56.9	60.3	56.0	58.8
	Stay same	28.7	27.2	28.0	26.9	29.3	27.4	29.4	28.6	26.4	24.1	31.9	29.9
	Not sure	2.2	2.2	2.0	2.1	2.3	2.3	2.1	2.0	2.0	2.0	2.9	3.1
Spending Compared to Last Month	More	24.9	29.5	22.9	25.1	26.6	33.3	26.3	31.6	22.6	27.8	25.8	27.0
	Less	32.8	28.3	32.4	29.7	33.1	27.1	33.3	28.5	36.0	30.6	23.7	22.3
	About same	41.1	40.5	43.5	43.5	39.1	38.0	39.1	37.9	40.4	40.3	48.7	49.2
	Not sure	1.3	1.7	1.3	1.7	1.2	1.6	1.3	2.0	1.0	1.3	1.8	1.4

**Baseline Monitor  
Gender, Age  
January 2009 (cont.)**

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec
<b>Index</b>		<b>77.8</b>	<b>76.6</b>	<b>83.0</b>	<b>82.9</b>	<b>73.3</b>	<b>71.1</b>	<b>77.0</b>	<b>75.6</b>	<b>75.6</b>	<b>74.8</b>	<b>85.2</b>	<b>83.6</b>
Spending Next Month	More	17.4	19.9	18.1	18.6	16.9	21.0	19.1	20.9	15.5	18.9	16.8	18.8
	Less	29.3	34.4	29.6	31.8	28.9	36.7	29.7	36.0	31.9	36.3	21.9	25.3
	About same	51.2	43.5	50.5	47.8	51.9	39.9	49.2	40.7	50.8	43.0	58.6	53.5
	Not sure	2.1	2.2	1.9	1.9	2.2	2.5	2.0	2.4	1.8	1.9	2.7	2.5
Add Exp. or Shortfall Next 30 Days	Yes	36.8	40.5	34.5	36.4	38.7	44.1	38.8	43.9	38.7	41.3	26.1	28.4
	No	49.7	46.8	52.6	51.5	47.2	42.8	48.5	45.3	49.0	46.4	55.2	52.8
	Not sure	13.5	12.6	12.9	12.1	14.1	13.1	12.8	10.8	12.2	12.3	18.7	18.9
Money Left After Paying Debts	Yes	48.9	50.7	53.9	57.4	44.6	44.9	47.8	49.2	48.8	51.3	52.9	53.6
	No	40.2	38.8	37.0	32.6	43.0	44.2	43.8	41.6	40.4	38.8	28.8	30.3
	Not sure	10.9	10.5	9.0	10.0	12.4	10.9	8.4	9.1	10.8	9.9	18.4	16.1
Money Left Compared to Last Month	More	15.8	11.5	18.1	14.5	13.4	8.3	20.3	15.2	13.5	9.3	8.3	6.2
	Less	20.6	26.6	17.6	22.2	23.7	31.6	20.9	27.1	20.9	27.4	19.5	23.7
	About same	63.0	60.6	63.8	62.1	62.2	59.0	58.3	56.0	65.2	62.6	71.5	69.2
	Not sure	0.6	1.2	0.4	1.2	0.7	1.2	0.6	1.7	0.5	0.8	0.8	0.9
Months Continue Lifestyle If You Lost Income	None	27.4	26.8	23.9	22.5	30.4	30.4	34.9	34.3	23.4	22.4	13.9	13.8
	One	17.5	18.0	16.4	17.6	18.4	18.4	19.0	19.9	16.0	16.3	16.2	15.9
	Two	10.3	10.8	10.4	11.3	10.1	10.4	10.6	11.8	10.8	10.6	8.0	8.0
	Three	9.9	10.6	10.3	11.8	9.5	9.6	9.5	10.6	10.7	11.1	9.3	9.5
	Four	4.3	3.7	4.8	3.8	4.0	3.7	4.1	3.1	4.6	4.5	4.6	4.2
	Five	2.7	2.8	2.8	2.4	2.6	3.1	2.2	2.5	3.3	3.1	2.8	3.1
	Six +	22.6	22.6	27.1	27.0	18.6	18.8	15.4	14.9	26.9	27.3	34.5	35.3
	Not sure	5.3	4.7	4.3	3.6	6.3	5.6	4.3	2.9	4.4	4.6	10.7	10.2

**Baseline Monitor  
Income, Married  
January 2009**

		Total		Income						Married				Kids @ Home			
		Adults		<\$40k		\$40K to \$75K		\$75K+		Yes		No		Yes		No	
		Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec
<b>Index</b>		<b>77.8</b>	<b>76.6</b>	<b>64.2</b>	<b>63.9</b>	<b>79.5</b>	<b>79.2</b>	<b>94.2</b>	<b>91.2</b>	<b>81.1</b>	<b>79.7</b>	<b>71.6</b>	<b>70.7</b>	<b>75.0</b>	<b>73.9</b>	<b>79.7</b>	<b>78.4</b>
Rate Econ	Excel	2.6	3.0	3.9	4.5	1.2	1.9	1.8	2.1	2.3	2.9	3.2	3.2	2.9	3.5	2.4	2.7
	Good	5.1	4.3	4.4	3.5	4.9	5.2	6.1	4.4	5.1	4.6	4.9	3.7	4.5	4.5	5.4	4.2
	Fair	26.5	26.6	21.4	21.0	30.7	27.3	29.8	33.0	28.7	28.2	22.6	23.8	28.5	27.4	25.2	26.0
	Poor	64.3	65.0	68.1	69.6	62.4	64.7	61.3	60.0	62.6	63.5	67.4	67.8	62.6	63.6	65.4	66.1
	Not sure	1.6	1.0	2.2	1.3	0.8	0.8	1.1	0.5	1.4	0.8	1.9	1.5	1.5	1.0	1.6	1.1
Econ Better or Worse	Better	10.4	9.3	8.4	9.0	9.3	8.5	13.5	10.9	10.7	9.6	9.8	8.7	10.8	10.1	10.0	8.6
	Worse	66.7	70.5	69.1	69.2	67.9	72.9	64.2	70.3	66.8	71.0	66.6	69.6	67.9	70.3	65.9	70.7
	Same	16.7	14.1	14.5	13.2	17.7	13.9	18.6	15.5	17.1	14.4	16.0	13.5	16.5	14.3	17.0	13.9
	Not sure	6.2	6.1	8.0	8.5	5.1	4.7	3.7	3.2	5.4	5.0	7.6	8.1	4.8	5.2	7.1	6.8
Rate Personal Finances	Excel	7.9	8.0	3.5	3.8	6.2	7.3	16.2	15.1	8.4	9.2	7.0	5.8	7.6	8.1	8.0	8.0
	Good	26.9	26.8	13.3	13.1	31.8	30.2	42.0	42.7	31.6	30.6	18.3	19.7	27.7	26.9	26.5	26.7
	Fair	39.2	40.0	38.4	40.5	46.2	46.1	33.5	34.2	40.4	40.4	37.2	39.3	37.2	38.3	40.6	41.2
	Poor	23.4	23.0	41.9	40.0	14.1	15.6	7.8	6.6	17.5	17.8	34.2	32.5	25.6	25.1	21.9	21.5
	Not sure	2.6	2.2	2.9	2.6	1.7	0.8	0.5	1.4	2.1	2.0	3.4	2.7	2.0	1.6	2.9	2.7
Personal Finances Better or Worse	Better	16.9	16.1	10.9	11.4	17.3	17.5	26.2	22.2	18.1	17.3	14.7	13.8	19.4	18.9	15.1	14.1
	Worse	52.2	54.5	61.4	61.6	50.1	52.6	42.8	48.4	50.0	53.9	56.2	55.8	49.4	52.0	54.2	56.4
	Same	28.7	27.2	25.1	23.9	31.7	29.0	30.2	28.5	30.1	27.2	26.2	27.1	29.3	27.6	28.3	26.8
	Not sure	2.2	2.2	2.6	3.2	0.9	1.0	0.8	0.9	1.8	1.6	2.9	3.4	1.9	1.4	2.4	2.7
Spending Compared to Last Month	More	24.9	29.5	33.2	34.3	22.4	29.9	15.8	23.1	22.3	28.2	29.6	31.9	26.4	33.3	23.9	27.0
	Less	32.8	28.3	29.1	28.7	33.5	25.6	38.5	30.3	34.0	28.1	30.6	28.6	33.8	28.1	32.1	28.3
	Same	41.1	40.5	36.2	34.5	43.4	43.9	45.2	45.9	42.7	42.3	38.2	37.2	38.8	36.9	42.6	43.1
	Not sure	1.3	1.7	1.5	2.5	0.7	0.7	0.4	0.7	1.0	1.3	1.7	2.3	1.0	1.8	1.4	1.6

**Baseline Monitor  
Income, Married  
January 2009**

		Total		Income						Married				Kids @ Home			
		LV		<\$40k		\$40k to \$75k		\$75k+		Yes		No		Yes		No	
		Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec	Jan	Dec
<b>Index</b>		<b>77.8</b>	<b>76.6</b>	<b>64.2</b>	<b>63.9</b>	<b>79.5</b>	<b>79.2</b>	<b>94.2</b>	<b>91.2</b>	<b>81.1</b>	<b>79.7</b>	<b>71.6</b>	<b>70.7</b>	<b>75.0</b>	<b>73.9</b>	<b>79.7</b>	<b>78.4</b>
Spending Next Month	More	17.4	19.9	25.0	26.1	13.8	18.0	10.9	12.7	15.3	17.3	21.4	24.7	19.2	20.0	16.3	19.8
	Less	29.3	34.4	26.6	29.4	30.7	36.3	32.2	40.2	29.8	36.7	28.2	30.1	29.5	37.4	29.0	32.3
	Same	51.2	43.5	45.6	41.1	54.2	44.5	56.6	46.1	53.3	44.3	47.4	42.1	49.4	40.6	52.5	45.6
	Not sure	2.1	2.2	2.7	3.5	1.3	1.2	0.3	1.0	1.6	1.7	2.9	3.1	1.9	2.1	2.2	2.3
Add exp shortfall 30 days	Yes	36.8	40.5	47.0	50.5	35.3	39.5	25.0	29.1	34.6	38.0	40.7	45.3	40.4	45.4	34.3	37.2
	No	49.7	46.8	36.3	33.4	52.5	50.2	67.1	62.7	53.2	50.5	43.4	40.0	47.6	43.8	51.2	48.9
	Not sure	13.5	12.6	16.7	16.1	12.2	10.3	7.9	8.2	12.2	11.6	15.9	14.6	12.0	10.8	14.5	14.0
\$ After Debt Pay	Yes	48.9	50.7	31.3	32.7	52.8	56.4	72.5	71.8	53.4	55.3	40.7	41.9	45.5	47.1	51.4	53.2
	No	40.2	38.8	56.3	54.5	37.0	35.4	22.4	21.8	36.4	35.7	47.1	44.7	46.2	44.8	36.0	34.7
	Not sure	10.9	10.5	12.4	12.8	10.2	8.2	5.1	6.4	10.2	9.0	12.1	13.4	8.3	8.1	12.5	12.2
\$ Left v. Last Month	More	15.8	11.5	13.9	11.4	13.3	10.8	19.4	12.4	16.1	11.0	15.2	12.7	19.4	13.3	13.5	10.4
	Less	20.6	26.6	26.2	30.4	20.9	27.3	17.1	24.3	19.6	25.7	23.0	28.9	19.6	26.5	21.4	26.7
	Same	63.0	60.6	58.7	56.1	65.4	61.0	63.4	62.8	63.9	62.3	60.8	56.5	60.7	58.9	64.4	61.7
	Not sure	0.6	1.2	1.2	2.1	0.4	0.8	0.1	0.5	0.4	0.9	1.0	1.9	0.3	1.3	0.7	1.1
Mos Hold Lifestyle Income Lost	None	27.4	26.8	40.8	39.7	24.8	22.5	12.9	14.0	23.8	23.2	34.0	33.3	35.5	32.4	21.8	22.8
	One	17.5	18.0	21.3	22.4	18.0	18.5	12.4	12.3	16.4	16.8	19.6	20.2	18.4	20.2	17.0	16.5
	Two	10.3	10.8	8.7	10.1	12.2	12.6	11.1	10.7	11.0	11.3	8.9	9.9	10.5	12.0	10.0	9.9
	Three	9.9	10.6	6.9	6.8	11.7	12.1	13.4	15.4	11.1	11.9	7.7	8.3	9.5	10.9	10.2	10.4
	Four	4.3	3.7	2.6	2.6	5.1	4.7	6.6	4.9	4.8	4.1	3.5	3.1	4.1	3.3	4.5	4.1
	Five	2.7	2.8	1.8	1.9	2.7	3.2	4.3	4.1	3.2	2.8	1.8	2.7	2.2	2.3	3.0	3.1
	Six +	22.6	22.6	12.1	11.9	22.4	23.5	37.0	36.6	25.0	25.6	18.1	16.9	16.9	15.9	26.5	27.3
Not sure	5.3	4.7	5.7	4.7	3.0	2.9	2.4	2.1	4.8	4.2	6.3	5.6	2.8	2.9	7.0	5.9	

**Category Spending**  
**Gender, Age**  
**January 2009**

		Gender				Age					
		Jan		Dec		Jan			Dec		
		M	F	M	F	18-39	40-64	65+	18-39	40-64	65+
Spending in Next Month on Household Expenses	More	25.7	30.4	26.9	33.3	27.2	28.7	30.3	28.8	31.6	32.4
	Less	13.9	11.8	16.4	14.1	14.3	12.7	8.4	17.8	14.0	9.8
	Same	58.8	55.8	55.3	50.4	56.4	57.2	59.6	51.4	52.8	56.2
	Not sure	1.6	2.0	1.4	2.2	2.2	1.4	1.7	2.0	1.5	1.6
Spending Next Month on Discretionary Entertainment Exp.	More	7.9	6.3	10.1	8.9	9.5	5.0	4.1	12.7	7.0	5.1
	Less	50.7	59.6	50.6	58.5	56.8	57.8	45.8	55.5	57.4	47.3
	Same	39.4	30.5	37.1	29.3	31.3	34.5	45.0	29.5	33.0	43.4
	Not sure	2.1	3.6	2.2	3.3	2.4	2.6	5.1	2.4	2.6	4.3
Spending Next Month on Household Improvements	More	14.4	12.0	14.0	10.3	15.3	12.0	9.0	13.9	11.3	7.8
	Less	47.3	56.1	50.1	58.4	50.6	55.3	48.8	54.1	56.9	50.8
	Same	34.3	25.8	32.2	25.8	29.0	28.6	34.7	28.0	27.8	33.5
	Not sure	4.1	6.1	3.6	5.4	5.1	4.2	7.5	3.9	4.1	8.0
Spending in Next Month on Major Personal Purchases	More	12.1	9.8	12.5	10.8	14.1	8.4	6.6	15.2	8.7	6.7
	Less	47.5	53.6	47.4	55.2	49.3	54.3	47.2	49.8	55.4	48.3
	Same	37.9	32.0	36.9	30.1	32.8	34.5	41.2	31.8	32.4	39.7
	Not sure	2.5	4.6	3.2	3.9	3.8	2.8	5.0	3.2	3.5	5.3
Next Month - Save/Invest More, Less or About the Same	More	14.0	9.9	14.7	9.7	15.8	9.5	4.9	16.6	9.2	4.4
	Less	37.0	41.2	36.8	43.7	36.4	41.6	42.3	38.6	41.7	43.5
	Same	46.6	44.8	45.6	43.1	44.2	46.4	48.2	41.5	46.2	48.0
	Not sure	2.5	4.1	3.0	3.5	3.5	2.5	4.6	3.3	2.9	4.1

**Category Spending  
Income, Married  
January 2009**

		Income						Married				Kids @ Home			
		Jan			Dec			Jan		Dec		Jan		Dec	
		<40k	40-75k	>75k	<40k	40-75k	>75k	Y	N	Y	N	Y	N	Y	N
Spending in Next Month on Household Expenses	More	38.3	24.7	18.1	40.2	29.3	18.1	26.2	31.9	27.9	35.0	28.7	28.0	29.9	30.8
	Less	13.3	12.6	12.3	15.8	13.7	16.9	12.8	12.8	15.8	14.1	14.0	12.0	16.8	14.1
	Same	46.3	61.7	69.0	41.2	56.3	64.5	59.7	52.7	55.0	48.2	55.6	58.2	51.2	53.6
	Not sure	2.1	1.0	0.6	2.9	0.7	0.6	1.3	2.7	1.3	2.7	1.7	1.9	2.1	1.5
Spending in Next Month on Disc. Entertainment Exp.	More	8.9	5.4	6.3	10.3	8.3	9.7	6.2	8.5	8.7	10.7	8.5	6.1	10.9	8.4
	Less	60.4	55.6	49.6	61.1	55.1	47.8	55.2	56.0	54.5	55.6	58.8	53.0	58.7	52.2
	Same	26.1	37.8	43.4	24.1	35.4	42.1	36.5	31.1	35.2	28.8	30.3	37.7	28.3	36.2
	Not sure	4.6	1.1	0.7	4.5	1.1	0.4	2.1	4.4	1.6	4.9	2.5	3.2	2.1	3.2
Spending in Next Month on Household Improvements	More	11.2	11.7	18.2	11.2	10.9	14.5	13.9	11.6	11.7	12.7	16.2	11.0	13.5	11.0
	Less	57.0	53.3	45.1	59.6	56.2	48.2	52.1	51.8	55.2	53.4	53.3	51.0	56.4	53.3
	Same	24.7	32.0	34.5	22.6	30.4	35.7	30.4	28.5	29.9	26.8	26.4	32.1	26.5	30.4
	Not sure	7.1	2.9	2.2	6.6	2.5	1.6	3.5	8.1	3.3	7.0	4.0	5.9	3.6	5.3
Spending in Next Month on Major Personal Purchases	More	10.2	9.3	13.9	12.2	9.3	12.9	10.9	10.9	10.6	13.3	12.5	9.7	13.1	10.5
	Less	58.8	51.2	41.1	57.4	52.6	44.3	50.0	52.2	52.1	50.6	51.7	50.2	53.3	50.3
	Same	26.0	37.5	43.7	25.0	35.9	41.6	36.7	31.2	34.8	30.4	32.9	36.0	30.1	35.5
	Not sure	5.1	2.0	1.2	5.3	2.2	1.2	2.5	5.7	2.5	5.7	2.9	4.1	3.5	3.7
Next Month - Save/Invest More, Less or About the Same	More	8.7	11.3	17.6	9.2	12.0	16.1	12.4	10.8	11.6	12.7	13.9	10.3	14.3	10.3
	Less	53.4	34.6	24.9	53.4	38.6	25.3	36.7	43.8	38.3	44.5	38.5	39.8	40.0	40.8
	Same	32.8	52.6	56.9	32.8	47.6	57.0	48.6	40.2	47.6	38.0	44.4	46.5	42.8	45.3
	Not sure	5.1	1.5	0.6	4.6	1.7	1.6	2.3	5.2	2.4	4.9	3.2	3.4	2.9	3.6